



Order Filed on September 23, 2019
by Clerk

Case No.: 17-12071 U.S. Bankruptcy Court
District of New Jersey

Chapter: 13

Hearing Date:
September 4, 2019 at 10:00 AM

Hon. Judge:
Rosemary Gambardella

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

Friedman Vartolo LLP

85 Broad Street- Suite 501

New York, New York 10004

bankruptcy@friedmanvartolo.com

T: (212) 471-5100

F: (212) 471-5150

**Attorneys for Secured Creditor SN Servicing
Corporation as Servicer for U.S. Bank Trust National
Association, as Trustee of the Lodge Series III Trust**

In Re:

Melih Yalcin

aka First Last

Debtor(s)

CONSENT ORDER RESOLVING MOTION TO VACATE STAY

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: September 23, 2019

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Applicant: SN Servicing Corporation
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: J. Todd Murphy
Property Involved("Collateral"): 1500 Hudson Street, Unit 50, Hoboken, NJ 07030

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for **13** months, from **August 1, 2018** to **August 1, 2019**.
- The Debtor is overdue for **13** payments at **\$2,448.30** per month.
- Less Funds held in debtor(s) suspense **\$1,907.01**.

Total Arrearages Due: **\$29,920.89**

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment shall be made in the amount of **\$10,000.00**. Payment shall be made immediately.
- Beginning on **September 1, 2019**, additional monthly cure payments shall be made in the amount of **\$2,213.44** for **9** months.
- Beginning on **September 1, 2019**, regular monthly mortgage payments shall continue to be made in the amount of **\$2,448.30**, or as further defined by the terms of the Note, Mortgage, or any payment change notices.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Payments: **SN Servicing Corporation**
323 Fifth Street
Eureka, CA 95501

In the event of Default:

If the Debtors fail to make the immediate payment specified above or fail to make regular

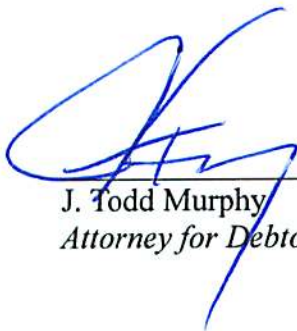
monthly payments or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' Attorney.

4. Award of Attorney's Fees:

✓ The Applicant is awarded attorney's fees of \$350.00, and costs of \$181.00.

The fees and costs are payable through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order



J. Todd Murphy
Attorney for Debtor

/s/ Jonathan Schwalb, Esq.
Jonathan Schwalb, Esq
Attorney for Secured Creditor